

North Branch Court

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re:	ZOURAS, JAMES M	§	Case No. 05-55711
	ZOURAS, DR. K.	§	
		§	
Debtor(s)		§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that ILENE F. GOLDSTEIN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Room 710
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at North Branch Court (Round Lake Beach) 1792 Nicole Lane Round Lake Beach, Illinois 60073 on 07 / 20 / 12 at 1:30 p.m. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 06/08/2012

By: /s/ Ilene F. Goldstein
Trustee

ILENE F. GOLDSTEIN
850 Central Avenue
Suite 200
Highland Park, IL 60035
(847) 926-9595

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: ZOURAS, JAMES M
ZOURAS, DR. K.

§ Case No. 05-55711

§

§

Debtor(s) _____

§

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 129,523.18

and approved disbursements of \$ 18,998.86

leaving a balance on hand of ¹ \$ 110,524.32

Balance on hand: \$ 110,524.32

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 110,524.32

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - ILENE F. GOLDSTEIN	9,726.16	0.00	9,726.16
Attorney for Trustee, Fees - LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	28,825.00	16,107.50	12,717.50
Attorney for Trustee, Expenses - LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	671.11	454.98	216.13
Accountant for Trustee, Fees - PBG	3,872.00	0.00	3,872.00
Accountant for Trustee, Expenses - PBG	445.00	0.00	445.00

Total to be paid for chapter 7 administration expenses: \$ 26,976.79

Remaining balance: \$ 83,547.53

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter administrative expenses have been filed as follows:

Certificate of Notice Page 4 of 8

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 83,547.53

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$1,940.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
9P	Illinois Department of Revenue	1,940.00	0.00	1,940.00

Total to be paid for priority claims: \$ 1,940.00

Remaining balance: \$ 81,607.53

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 157,443.61 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 51.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank/Discover Financial Services	13,799.47	0.00	7,152.66
2	Citibank (South Dakota) N.A.	13,967.64	0.00	7,239.83
3	MT FOODSERVICE	594.52	0.00	308.16
4	Gross & Boyle	946.46	0.00	490.58
5	American Express Bank FSB	1,917.08	0.00	993.68
6	American Express Bank FSB	7,049.88	0.00	3,654.15
7	American Express Bank FSB	22,753.37	0.00	11,793.72
8	Ecolab Inc	3,380.87	0.00	1,752.40
9U	Illinois Department of Revenue	349.00	0.00	180.90
10	Federated Fin. Corp.of America	15,181.06	0.00	7,868.78
11	Steve Amers	77,504.26	0.00	40,172.67

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/ILENE F. GOLDSTEIN

ILENE F. GOLDSTEIN
 850 Central Avenue
 Suite 200
 Highland Park, IL 60035
 (847) 926-9595

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 8
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 James M Zouras
 Dr. Wendy K. Zouras
 Debtors

Case No. 05-55711-ABG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: esullivan
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 63

Date Rcvd: Jun 11, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2012.

db/jdb
 10260615 +James M Zouras, Dr. Wendy K. Zouras, 1640 Overland Trl., Deerfield, IL 60015-1810
 10260616 ABX, PO Box 983, Brookfield, WI 53008-0983
 10260616 ADT SECURITY SERVICE, P.O. BOX 650485, DALLAS, TX 75265-0485
 10260621 +ANDERSON PEST CONTROL, 65 CENTURY DR., WHEELING, IL 60090-6051
 10260622 +AV Call Center, P.O. Box 1025, Thousand Oaks, CA 91358-0025
 10260623 +AXIS PUBLISHING CO, POBOX 308, JANESVILLE, WI 53547-0308
 10541380 +American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 10260618 +American Linen, Coston & Rademacher, 407 S. Dearborn # 600, Chicago, IL 60605-1115
 10260620 Anderson Crenshaw & Associates, 6116 N Central Expressway #1090, DALLAS, TX 75206-5157
 10260624 BANK OF AMERICA, PO BOX 1758, NEWARK, NJ 07101
 10260627 +BUSINESS FINANCIAL SERVICES, 11780 W. SAMPLE RD.#101, CORAL SPRINGS, FL 33065-3141
 10260626 Bank One OH1-1210, P.O. Box 711210, COLUMBUS, OH 43218
 10260628 CAPITAL ONE, 1957 westmoreland rd., RICHMAND, VA 23276-5617
 10260630 CHASE BANK CARD, PO BOX 52188, PHOENIX, AZ 85072-2188
 10260632 CITIBANK-SECONDS, PO BOX 41417 DEPT.99, PHILADELPHIA, PA 19101
 10260638 +CREDIT CLEARING HOUSE INC., 200 BUSSINESS PARK DR., ARMONK, NY 10504-1700
 10260631 +Chicago Backflow Inc., 12607 S. Laramie Av., Alspsin, IL 60803-3225
 11402151 Citibank (South Dakota) N.A., Exception Payment Processing?, P.O. Box 6305, The Lakes, NV 88901-6305
 10260633 Citibusiness Platinum Select Card, P.O. Box 45205, JANESVILLE, FL 32232-5205
 10260634 +Clipper Magazine, PO BOX 610, Mountville, PA 17554-0610
 10260637 +Countrywide Home Loans, Customer Service SVB-314, P. O. Box 5170, Simi Valley, CA 93062-5170
 10260639 +D&B RMS, 4836 BRECKSVILLE RD., POBOX 523 RICHFIELD, OH 44286-9177
 10260640 +David J. Axelrod & Assoc., 1448 Old Skokie Rd., Highland Park, IL 60035-3041
 10260670 +Dianne Samartzis, c/o William Bazianos, 750 Lake Cook Road, Buffalo Grove, IL 60089-2069
 10260645 +FIRST MIDWEST BANK, 300 PARK BOULEVARD SUITE 400, ITASCA, IL 60143-2682
 10260644 Federated Fin. Corp.of America, P.O. Box 2034, Farmington Hills, MI 48333-2034
 10260646 Goldberg Mechaes Charneske & Schif., 2101 Waukegan Rd.Suite 210, Bannockburn, IL 60015-1836
 10260647 +Gross & Boyle, 15 Salt Creek Ln Suite 207, Hindsdale, IL 60521-8656
 10260648 +H.S.I., 9977 NORTH 90TH SREET, SCOTTSDALE, AZ 85258-4423
 10260649 Home Depot Credit Services, Processing Center, Des Moines, IA 50364-0500
 10260650 +Hospitality Technology LLC, 2400 E. Main St. # 103, St.Charles, IL 60174-2415
 10260651 +IDES, IDES, 33 S. State Street, Chicago, IL 60603-2808
 11556603 ++ILLINOIS DEPARTMENT OF REVENUE, P O BOX 64338, CHICAGO IL 60664-0338
 (address filed with court: Illinois Department of Revenue, Bankruptcy Section, 100 West Randolph Street Level 7-425, Chicago, Illinois 60601)
 10260652 Illinois Department of Revenue, Springfield, IL 62794
 10260654 James A Atty, 3100 S Gessner Rd, Houston, TX 77063-3760
 10260655 +MADISON MORGAN&REED, 145 W. AURORA RD., POBOX 735 NORTHFIELD, OH 44067-2082
 10260656 +MARCUS PROMOTIONS INC, 5901 N.CICERO ST. STE.306, CHICAGO, IL 60646-5719
 10260657 MBNA AMERICA, PO BOX 15137, WILMINGTON, DE 19886-5137
 10260660 +MT FOODSERVICE, 400 N NOBLE, chicago, IL 60642-6697
 10260658 +McCARTHY BURGERS &WOLF, 26000 CANNON ROAD, CLEVELAND, OH 44146-1807
 10260659 MCCARTHY BURGERS &WOLF, THE MB&W BUILDING 26000CANNON RD., CLEVELAND, OH 44146
 10260662 Nationwide Credit Inc., 2015 Vaughn Rd. Ste 300, Kennesaw, GA 30144-7802
 10260663 #Nationwide Credit Inc., 4740 N State Road 7 Ste 108, Lauderdale Lakes, FL 33319-5839
 10260661 +Nationwide Credit Inc., 11 East 36 St. 10th Floor, New York, NY 10016-3318
 10260664 +Neighborhood Network, 1258 Allanson Rd., Mundelein, IL 60060-3808
 10260666 +Northern Trust Co., John S Pucin, 1419 Lake Cook Rd. S-6 480, DEERFIELD, IL 60015-5614
 10260667 +Peoples Energy/North Shore Gas, 3001 Grand Av., Waukegan, IL 60085-2320
 10260668 Professional Fee Finance Assoc., P.O. Box 820109, PHILADELPHIA, PA 19182-0109
 10260669 +Riffrer Barber Rowden & Scott LLC, 1834 Walden Office Square # 500, Schaumburg, IL 60173-4298
 10260671 +SBC, Bill Payment Center, Saginaw, WI 48663-0001
 10260673 SEARS GOLD GARD, PO BOX 182156, COLUMBUS, OH 43218-2156
 10260675 +SUPREME LUBSTER, 220 EAST NORTH AV., VILLA PARK, IL 60181-1207
 10260676 +SVET INTERNATIONAL PUBLISHING CO., 747 LAKE COOK ROAD SUITE 106W, DEERFIELD, IL 60015-4935
 10260672 Sears, P.O. Box 818007, Cleveland, OH 44181-8007
 10260674 #+Sorman & Frankel Ltd., David J. Frankel, 203 North LaSalle St. # 2350, Chicago, IL 60601-1220
 10260619 +Steve Amers, 1120 Oakhurst, Riverwoods, IL 60015-2536
 10260677 Talk America, 6305 Rte 202, New Hope, PA 18938
 10260679 Venture Business Brokers Ltd, 116 Lively Blvd, Elk Grove, IL 60007
 10260680 +Zepole Supply Co, 506 E North Frontage Rd, Bolingbrook, IL 60440-3061

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 10260642 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 12 2012 03:04:41 DISCOVER CARD, PO BOX 30395, SALT LK. CITY, UT 84130
 11400587 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 12 2012 03:04:41 Discover Bank/Discover Financial Services, PO Box 3025, New Albany OH 43054-3025
 10260643 E-mail/Text: bankruptcynotices@ecolab.com Jun 12 2012 04:16:50 Ecolab Inc, P.O. Box 70343, Chicago, IL 60673-0343

District/off: 0752-1

User: esullivan
Form ID: pdf006

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Total Noticed: 63

Date Rcvd: Jun 11, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

10260653 E-mail/Text: cio.bncmail@irs.gov Jun 12 2012 01:04:38
Department of the Treasury-Internal Revenue Service, Centralized Insolvency Operations,
P O Box 21126, Philadelphia, PA 19114
10260671 +E-mail/Text: gl7768@att.com Jun 12 2012 03:24:18 SBC, Bill Payment Center,
Saginaw, WI 48663-0001

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10260617* ADT SECURITY SERVICE, P.O. BOX 650485, DALLAS, TX 75265-0485
10607962* American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
10260635* +Clipper Magazine, PO BOX 610, Mountville, PA 17554-0610
10260636* +Clipper Magazine, PO BOX 610, Mountville, PA 17554-0610
10260665* +Neighborhood Network, 1258 Allanson Rd., Mundelein, IL 60060-3808
10260625 ##BANK OF AMERICA, PO BOX 5270, CAROL STREAM, IL 60197-5270
10260629 ##CAPITAL ONE, PO BOX 26094, RICHMOND, VA 23260-6094
10260641 ##Discount Paper Prod. Inc., P.O. Box 268, 54750 Grand River Av., New Hudson, MN 48165-8526
10260678 ##TRANSWORLD SYSTEMS INC., 25 NORTHWEST POINT BLVD.#750, ELK GROVE VLG, IL 60007-1058
TOTALS: 0, * 5, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

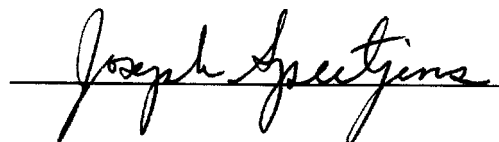
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2012

Signature:



District/off: 0752-1

User: esullivan
Form ID: pdf006

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Total Noticed: 63

Date Rcvd: Jun 11, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2012 at the address(es) listed below:

Chris A Cieniawa on behalf of Creditor Countrywide Home Loans
ccieniawa@fisherandshapirolaw.com, BK_IL_Notice@fisherandshapirolaw.com
Christopher H Purcell on behalf of Creditor First Midwest Bank shermlaw13@aol.com
David P Leibowitz on behalf of Debtor James Zouras dleibowitz@lakelaw.com,
czuniga@lakelaw.com;jstorer@lakelaw.com;ECF@lakelaw.com
Ilene F Goldstein on behalf of Trustee Ilene Goldstein ifgolds@aol.com, il35@ecfcbis.com
Ilene F Goldstein ifgolds@aol.com, IL35@ecfcbis.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 6